



**National Marketing  
Group Services, Inc.**

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Reinaldo Valdes  
City Manager  
City of Doral  
8401 NW 53 Terrace  
Doral, Florida 33166

**RE: Employee Benefits Insurance Renewals, October 1<sup>ST</sup>, 2024**

Dear Mr. Manager,

NMGS has initiated negotiations with all current insurance carriers regarding the 2024-25 employee benefits insurance plan renewals. The following is a summary of what has transpired to date. Beginning with the medical insurance, the City of Doral's medical claims experience with Aetna from March 2023 thru February 2024, is currently running at 73.7% medical loss ratio which is very good. Non pharmacy medical claims in this period total \$3.547 million while pharmacy claims makeup \$1.025 million, for an overall claims paid of \$4.57 million. There are some concerning large claims over \$25,000, but nothing out of the ordinary for a group this size. As always, a concerted effort towards wellness, preventive care and employee education continue to be a priority to help manage and mitigate potential large claims and chronic conditions. Based on this information as well as the city's claims history/forecast, economic inflation and current market trend, the initial verbal medical renewal offer from Aetna came in at a 17% increase. Due to our long-standing relationship and credibility, as well as City of Doral's favorable 7+ year history with Aetna, we were able to negotiate this down to a rate pass (no increase) as a no shop conditional offer. In addition, we retained the \$40,000 wellness budget to enhance the city's wellness program. NMGS has also obtained rate passes on the dental, vision, life, and disability coverages. Here is a summary of the renewal offers:

**Medical:** Rate Pass | **Dental:** Rate Pass | **Vision:** Rate Pass | **Life and Disability:** Rate Pass

**Recommendation:** Considering the City's employee satisfaction with Aetna's provider network and customer service, the fact that our goal is to sustain a consistent and ongoing relationship with a national insurance provider for a 8<sup>th</sup> consecutive year, and the ability to maintain continuity of care and avoid disruption for the employees, it is our recommendation that the City of Doral accepts the rate pass offers with all incumbent carriers.

Sincerely,

Roger Gonzalez, President

Enclosures: Maria Jose, Human Resources Director, Michelle Gonzalez, VP; Michael Gonzalez, Key Accounts Manager